

A image is worth 1000 words!



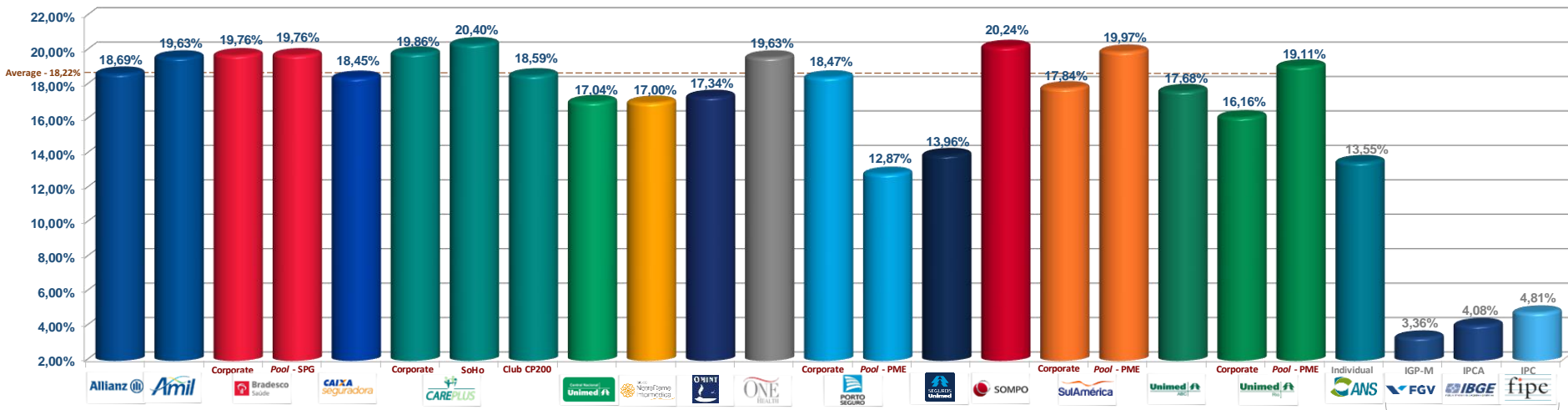
Private Medical Insurance

- From the 205 million total Brazilian population, only 20,9% are currently covered by a private health plan.
- From the 20,9% that have private health insurance, 75% are coverage by Corporate plans and 25% are covered by Individual plans.
- Number of insured lives has reduced 8% last year given the recession!
- The reduction is related high unemployment.
- Over 98% of Multinational Companies continue to offer private medical plans in Brazil.



Medical Inflation averaged 18% last year

Medical Inflation of the Carriers
2016 / 2017



Average Disclosed in
April/2017

Established in Brazil already?

That is what you should be doing



- Lectures and presentations to employees on how to properly use the health plan;
- Wellness Campaigns, including different topics such as high blood pressure, prostate cancer, breast cancer and etc.;
- Chronic cases: identify them and refer the patients to the proper treatment;
- Preventive care;
- Constant analysis of Claims Ratio experience (involve everyone: client, carrier, consultant, employees).

Brazil

Information about the overall health of the population



A recent study from the local Ministry of Health, provided the following information:

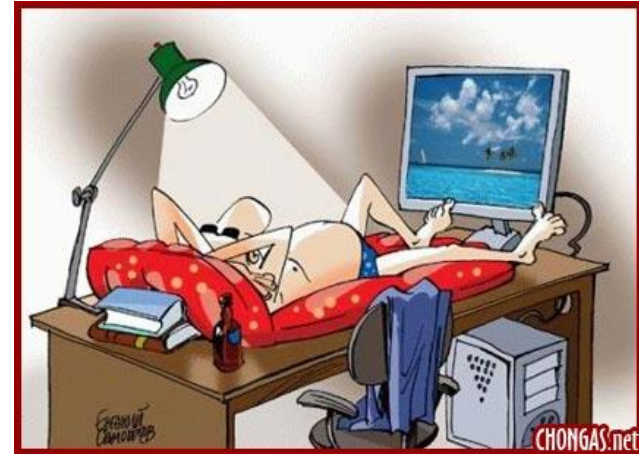
- 44% of the population drink soft drinks every day;
- 1/3 of the women over 50 years old never had a breast cancer exam;
- 9,9 % of the population never visited a dentist;
- 15.5% of the population smokes regularly;
- 44% of the population watch at least two hours of TV every day.

Brazil

Information about the overall health of the population

A recent survey found out that 31,3% of the Brazilian population presents at least one chronic health problem, being:

- 14% presented high blood pressure;
- 13,5% presented spine/back related pathologies;
- 5,5% presented arthritis;
- 5% presented asthma;
- 4,1% presented depression;
- 4% presented hearth related pathologies;
- 3,6% presented diabetes.



Defined Contribution Plan

Reasons for Implementing a Private Pension Plan

- Maintain Competitiveness: 56% of multinationals offer private pension plan in Brazil.
- Supplement the benefit granted by the INSS (Brazilian Social Security National Institute);
- Align the HR strategy with the company's business strategy.

Suggested Plan Structure

- Type of Plan: Defined contribution;
- Plan Objective: To accumulate resources based on the contributions made by the company, the employees and the asset return;
- Plan Benefit: Retirement by age (65 years with a minimum of 5 years of contribution).

Life Insurance - Common Practice

- Prevalence: 94% of multinationals offer it in Brazil.
- Group contracts can be placed starting with 2 lives.
- Common Insured Limit Practice: 24 x Monthly Base Salary

Coverage:

- Natural Death;
- Special Indemnity by Accidental Death – IEA*;
- Total Permanent or Partial Disability due to Accident - IPA;
- Total Permanent Functional Disability by Disease - IFPD;
- Funeral Assistance.

*In case of accidental death, both the accidental and natural death coverage accumulate.

Market Standards:

- Coverage is provided only to the employee (no coverage for dependents);
- No contribution on premium payment from the employees.